

**BRAUCHER & ASSOCIATES**  
ATTORNEYS AT LAW

764 CHESTNUT STREET  
MANCHESTER, NH 03104

9414 7112 0620 6891 7845 89

CERTIFIED MAIL  
TRACKING NUMBER

December 17, 2024

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED  
AND FIRST CLASS MAIL

Kristin Allen-Bent  
15 Alder Street  
Naples, ME 04055

Re: Loan Account No.: [REDACTED]  
Property Address: 15 Alder Street  
Naples, ME 04055

Owner of Loan: United States of America acting through the Rural  
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural  
Housing Service or successor agency, United States Department of Agriculture

NOTICE OF RIGHT TO CURE

Dear Ms. Allen-Bent:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated January 23, 2007, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the Cumberland County Registry of Deeds, in Book 24779, Page 158, and covers property located at and about 15 Alder Street Naples, ME 04055. The Loan Owner is the owner of the Note and the Mortgage.

December 17, 2024  
Page 2

The Loan Owner's records indicate that it has not received the monthly payment that came due under the Note on November 23, 2016, or on any later dates, and that other fees and costs are also past due. The Loan Owner's failure to receive those payments is a default under the Note and the Mortgage. You have the right to cure the default as provided in this notice.

As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$116,265.83, which is itemized as follows:

Past due payments of principal, interest and escrows:	\$106,721.03
Preservation and inspection Fees:	\$16,224.98
Late Charges:	\$298.06
Attorney's Fees and Costs:	\$2070.00
Less Subsidy:	<u>-\$9,048.24</u>

TOTAL CURE AMOUNT                      \$116,265.83

NOTE: The Cure Amount does not include any payments or charges that may become due after the date of this notice. Any such payments and charges will remain due after you pay the amount specified in this notice. The Cure Amount is not the full amount required to pay off all amounts outstanding under the Note and the Mortgage, but, instead, is the amount required to pay only what is now past due under those documents.

Maine law (14 M.R.S. § 6111) and the Mortgage provide that you have a right to cure this default by paying the Cure Amount of \$116,265.83. This payment must be made by the thirty-fifth day from the date we give you this notice (or if that thirty-fifth day falls on a Saturday, Sunday, or legal holiday, then on the first business day after the end of that thirty-five day period) (the date by which this payment must be made is referred to elsewhere in this notice as the "Cure Deadline"). We are sending this notice to you by both certified mail and by ordinary first class mail on the date of this notice. The notice is considered to have been given to you five days after we mail it to you by ordinary first class mail. Therefore, the Cure Deadline is **January 26, 2025**.

If, on or before the Cure Deadline, you do not pay the Cure Amount, or reach some other agreement with the Loan Owner, then the full amount required to pay off all amounts outstanding under the Note and the Mortgage, including fees and charges that are added to that amount after the date of this notice, will be immediately due and payable in full.

Because interest, legal fees, and other charges owing on this loan may vary from day to day, the total amount required to pay off the loan in full on the day you pay may be greater

December 17, 2024  
Page 3

than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

**If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage.** This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture  
Rural Development  
P.O. Box 66827  
St. Louis, MO 63166  
(800) 793-8861 (Voice)  
(800) 438-1832 (TDD/TYY Hearing Impaired Only)  
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

December 17, 2024

Page 4

**Attention Servicemembers and dependents:** The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

*/s/ James Fleming, Esq.*

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs\_print.cfm?webListAction=search&amp;searchstate=ME

This listing is current as of **12/14/2022**.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

**Counseling Services:**

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** [jason.thomas@celmaine.org](mailto:jason.thomas@celmaine.org)**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

**Counseling Services:**

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** [ndigeronlmo@avestahousing.org](mailto:ndigeronlmo@avestahousing.org)**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

**Counseling Services:**

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs\_print.cfm?webListAction=search&amp;searchstate=ME

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** www.avestahousing.org  
**Agency ID:** 81144

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY  
**Phone:** 207-324-5762

**Toll Free:**  
**Fax:** 207-490-5026  
**Email:** meaghan.arzberger@yccac.org  
**Address:** 6 Spruce Street  
 SANFORD, Maine 04073-2917

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
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 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Services for Homeless Counseling

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** http://www.yccac.org  
**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419  
**Toll Free:** 800-866-5588  
**Fax:** 207-795-4069  
**Email:** homequest@community-concepts.org  
**Address:** 17 Market Sq  
 South Paris, Maine 04281-1533

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** https://www.cclmaine.org/  
**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 207-859-1500  
**Toll Free:** 800-542-8227  
**Fax:**  
**Email:** housing@kvcap.org  
**Address:** 101 Water St  
 Waterville, Maine 04901-6339

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops

**Languages:** - English  
**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
**Website:** http://www.kvcap.org  
**Agency ID:** 81685

# BRAUCHER & ASSOCIATES

## ATTORNEYS AT LAW

764 CHESTNUT STREET  
MANCHESTER, NH 03104

9414 7112 0620 6891 7845 89

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**If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage.** This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture  
Rural Development  
P.O. Box 66827  
St. Louis, MO 63166  
(800) 793-8861 (Voice)  
(800) 438-1832 (TDD/TYY Hearing Impaired Only)  
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

December 17, 2024

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**Attention Servicemembers and dependents:** The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

*/s/ James Fleming, Esq.*

8/13/24, 9:22 AM

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This listing is current as of **12/14/2022**.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

**Counseling Services:**

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquils.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** [jason.thomas@celmaine.org](mailto:jason.thomas@celmaine.org)**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

**Counseling Services:**

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** [ndlgeronlmo@avestahousing.org](mailto:ndlgeronlmo@avestahousing.org)**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

**Counseling Services:**

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs\_print.cfm?webListAction=search&amp;searchstate=ME

**Languages:** - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.avestahousing.org**Agency ID:** 81144**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY**Phone:** 207-324-5762**Toll Free:****Fax:** 207-490-5026**Email:** meaghan.arzberger@yccac.org**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
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- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:** - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** http://www.yccac.org**Agency ID:** 81150**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE**Phone:** 207-333-6419**Toll Free:** 800-866-5588**Fax:** 207-795-4069**Email:** homequest@community-concepts.org**Address:** 17 Market Sq

South Paris, Maine 04281-1533

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** https://www.cclmaine.org/**Agency ID:** 81580**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM**Phone:** 207-859-1500**Toll Free:** 800-542-8227**Fax:****Email:** housing@kvcap.org**Address:** 101 Water St

Waterville, Maine 04901-6339

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
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- Pre-purchase Homebuyer Education Workshops

**Languages:** - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** http://www.kvcap.org**Agency ID:** 81685

**BRAUCHER & ASSOCIATES**  
ATTORNEYS AT LAW

764 CHESTNUT STREET  
MANCHESTER, NH 03104

9414 7112 0620 6891 7041 43

CERTIFIED MAIL  
TRACKING NUMBER

December 17, 2024

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AND FIRST CLASS MAIL

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Naples, ME 04055

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Original Lender: United States of America acting through the Rural  
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than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

**If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage.** This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture  
Rural Development  
P.O. Box 66827  
St. Louis, MO 63166  
(800) 793-8861 (Voice)  
(800) 438-1832 (TDD/TYY Hearing Impaired Only)  
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

December 17, 2024

Page 4

**Attention Servicemembers and dependents:** The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

*/s/ James Fleming, Esq.*

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs\_print.cfm?webListAction=search&amp;searchstate=ME

This listing is current as of **12/14/2022**.**Agencies located in MAINE****Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

**Counseling Services:**

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquils.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** [jason.thomas@celmaine.org](mailto:jason.thomas@celmaine.org)**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.celmaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

**Counseling Services:**

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** [ndlgeronlmo@avestahousing.org](mailto:ndlgeronlmo@avestahousing.org)**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

**Counseling Services:**

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs\_print.cfm?webListAction=search&amp;searchstate=ME

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** www.avestahousing.org  
**Agency ID:** 81144

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY

**Phone:** 207-324-5762

**Toll Free:**

**Fax:** 207-490-5026

**Email:** meaghan.arzberger@yccac.org

**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** http://www.yccac.org

**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419

**Toll Free:** 800-866-5588

**Fax:** 207-795-4069

**Email:** homequest@community-concepts.org

**Address:** 17 Market Sq

South Paris, Maine 04281-1533

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** https://www.cclmaine.org/

**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 207-859-1500

**Toll Free:** 800-542-8227

**Fax:**

**Email:** housing@kvcap.org

**Address:** 101 Water St

Waterville, Maine 04901-6339

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** http://www.kvcap.org

**Agency ID:** 81685

# BRAUCHER & ASSOCIATES

## ATTORNEYS AT LAW

764 CHESTNUT STREET  
MANCHESTER, NH 03104

9414 7112 0620 6891 7041 43

CERTIFIED MAIL  
TRACKING NUMBER

December 17, 2024

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED  
AND FIRST CLASS MAIL

Kristin M. Allen-Bent  
15 Alder Street  
Naples, ME 04055

Re: Loan Account No.: [REDACTED]  
Property Address: 15 Alder Street  
Naples, ME 04055

Owner of Loan: United States of America acting through the Rural  
Housing Service or successor agency, United States Department of Agriculture

Original Lender: United States of America acting through the Rural  
Housing Service or successor agency, United States Department of Agriculture

### NOTICE OF RIGHT TO CURE

Dear Ms. Allen-Bent:

This office represents United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Loan Owner") with respect to a promissory note (the "Note") secured by a mortgage (the "Mortgage"), both dated January 23, 2007, that you signed and gave to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture (the "Lender"). The Mortgage is recorded in the Cumberland County Registry of Deeds, in Book 24779, Page 158, and covers property located at and about 15 Alder Street Naples, ME 04055. The Loan Owner is the owner of the Note and the Mortgage.

December 17, 2024  
Page 2

The Loan Owner's records indicate that it has not received the monthly payment that came due under the Note on November 23, 2016, or on any later dates, and that other fees and costs are also past due. The Loan Owner's failure to receive those payments is a default under the Note and the Mortgage. You have the right to cure the default as provided in this notice.

As of the date of this notice, the amount needed to cure the default (the "Cure Amount") is \$116,265.83, which is itemized as follows:

Past due payments of principal, interest and escrows:	\$106,721.03
Preservation and inspection Fees:	\$16,224.98
Late Charges:	\$298.06
Attorney's Fees and Costs:	\$2070.00
Less Subsidy:	<u>-\$9,048.24</u>
<b>TOTAL CURE AMOUNT</b>	<b>\$116,265.83</b>

NOTE: The Cure Amount does not include any payments or charges that may become due after the date of this notice. Any such payments and charges will remain due after you pay the amount specified in this notice. The Cure Amount is not the full amount required to pay off all amounts outstanding under the Note and the Mortgage, but, instead, is the amount required to pay only what is now past due under those documents.

Maine law (14 M.R.S. § 6111) and the Mortgage provide that you have a right to cure this default by paying the Cure Amount of \$116,265.83. This payment must be made by the thirty-fifth day from the date we give you this notice (or if that thirty-fifth day falls on a Saturday, Sunday, or legal holiday, then on the first business day after the end of that thirty-five day period) (the date by which this payment must be made is referred to elsewhere in this notice as the "Cure Deadline"). We are sending this notice to you by both certified mail and by ordinary first class mail on the date of this notice. The notice is considered to have been given to you five days after we mail it to you by ordinary first class mail. Therefore, the Cure Deadline is **January 26, 2025**.

If, on or before the Cure Deadline, you do not pay the Cure Amount, or reach some other agreement with the Loan Owner, then the full amount required to pay off all amounts outstanding under the Note and the Mortgage, including fees and charges that are added to that amount after the date of this notice, will be immediately due and payable in full.

Because interest, legal fees, and other charges owing on this loan may vary from day to day, the total amount required to pay off the loan in full on the day you pay may be greater



December 17, 2024  
Page 3

than this amount. If the full amount outstanding under the Note and the Mortgage becomes due and payable and you do not pay it, then, unless you reach another agreement with the Loan Owner, that Loan Owner, and anyone acquiring the rights of the Loan Owner under the terms of the Note and the Mortgage, may take whatever actions it decides are necessary to protect its rights, and legal proceedings, including foreclosure upon the Mortgage, may be in order.

**If you have received a discharge in a bankruptcy case, you are not personally liable for anything owed under the Note and the Mortgage.** This means that if any default under the Note and the Mortgage is not cured, then the Loan Owner may be able to foreclose upon the Mortgage, sell the property covered by that Mortgage as part of that foreclosure, and keep enough of the sale proceeds to pay whatever is then owed under the Note and the Mortgage (including, but not limited to, principal, interest, late charges, costs of sale and other charges), but cannot otherwise collect amounts owing under the Note and the Mortgage from you. **You should not consider anything in this notice, or in any materials provided with this notice, as a demand that you personally pay what is, or may come to be, owed under the Note or the Mortgage. Instead, the purpose of this notice and those materials is to provide you with information regarding the Note and the Mortgage and how foreclosure of the Mortgage may occur or be avoided.**

You may have options available other than foreclosure. You may discuss available options with the mortgagee or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the Cure Deadline. To speak to someone with authority to modify your mortgage loan to avoid foreclosure, please contact:

United States Department of Agriculture  
Rural Development  
P.O. Box 66827  
St. Louis, MO 63166  
(800) 793-8861 (Voice)  
(800) 438-1832 (TDD/TYY Hearing Impaired Only)  
Facsimile: (314) 457-4450

Enclosed is a listing of counseling agencies approved by the United States Department of Housing and Urban Development operating in the State of Maine to assist mortgagors to avoid foreclosure. In any foreclosure action, you may have the right to request mediation to explore options for avoiding a foreclosure judgment.

December 17, 2024

Page 4

**Attention Servicemembers and dependents:** The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Mortgage now in default, please notify me immediately. When contacting our office as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the SCRA.

Along with this notice, we are enclosing a separate notice that describes additional rights you have under state and federal law. Please review that notice as well.

Sincerely,

*/s/ James Fleming, Esq.*

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs\_print.cfm?webListAction=search&amp;searchstate=ME

This listing is current as of **12/14/2022**.

## Agencies located in MAINE

**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-973-3500

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 262 Harlow St

Bangor, Maine 04401-4952

**Counseling Services:**

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.penquils.org>

**Agency ID:** 81649

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED

**Phone:** 207-504-5900

**Toll Free:** 877-340-2649

**Fax:**

**Email:** [jason.thomas@celmaine.org](mailto:jason.thomas@celmaine.org)

**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.celmaine.org>

**Agency ID:** 80985

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION

**Phone:** 207-866-6545

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

**Counseling Services:**

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** OWEESTA CORPORATION

**Website:** <http://www.fourdirectionsmaine.org>

**Agency ID:** 83879

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION

**Phone:** 207-553-7780-3347

**Toll Free:** 800-339-6516

**Fax:** 207-553-7778

**Email:** [ndlgeronimo@avestahousing.org](mailto:ndlgeronimo@avestahousing.org)

**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

**Counseling Services:**

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

8/13/24, 9:22 AM

apps.hud.gov/offices/hsg/sfh/hcc/hcs\_print.cfm?webListAction=search&amp;searchstate=ME

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** www.avestahousing.org  
**Agency ID:** 81144

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY  
**Phone:** 207-324-5762

**Toll Free:**  
**Fax:** 207-490-5026  
**Email:** meaghan.arzberger@yccac.org

**Address:** 6 Spruce Street  
 SANFORD, Maine 04073-2917

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** http://www.yccac.org  
**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419  
**Toll Free:** 800-866-5588  
**Fax:** 207-795-4069  
**Email:** homequest@community-concepts.org  
**Address:** 17 Market Sq

South Paris, Maine 04281-1533

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** https://www.cclmaine.org/  
**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 207-859-1500  
**Toll Free:** 800-542-8227

**Fax:**  
**Email:** housing@kvcap.org  
**Address:** 101 Water St

Waterville, Maine 04901-6339

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English  
**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
**Website:** http://www.kvcap.org  
**Agency ID:** 81685

BRUCHER & ASSOCIATES ATTORNEYS AT LAW  
764 CHESTNUT ST STE 1  
MANCHESTER NH 03104

EC Dawson

CERTIFIED MAIL



9414 7112 0620 6891 7845 89

RETURN RECEIPT REQUESTED



KRISTIN ALLEN-BENT  
15 ALDER RD  
NAPLES ME 04055-5244



**\$0.970**  
US POSTAGE  
FIRST-CLASS  
FROM 03104  
12/17/2024  
☐ Stamps



063S0014950448



KRISTIN ALLEN-BENT  
15 ALDER RD  
NAPLES ME 04055-5244



**\$9.920**  
US POSTAGE  
FIRST-CLASS  
FROM 03104  
12/17/2024  
☐ Stamps



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40 RECEIVED

stamps.com

6C Dawson

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Restricted Delivery?

Service Type

(Extra Fee) ☐ Yes**CERTIFIED**Article Number  
9414 7112 0620 6891 7845 89

## COMPLETE THIS SECTION ON DELIVERY

A. Signature: (☐ Addressee or ☒ Agent)

B. Received By: (Please Print Clearly)

C. Date of Delivery

D. Addressee's Address (If Different From Address Used by Sender)

Article Addressed To:

KRISTIN ALLEN-BENT  
15 ALDER RD  
NAPLES ME 04055-5244

Secondary Address / Suite / Apt. / Floor (Please Print Clearly)

Delivery Address

City

State

ZIP + 4 Code

22/80

3810, 2104

**CERTIFIED MAIL**USA/CERTIFIED  
MAILER SYSTEM  
LITTLE ROCK, AR <http://USAinRelief.com>USA CMF-076  
Envelope Laser Form

Return Address Label

Covered by and/or for use with U.S. Patents 5,510,992; 5,682,318; 5,801,944; 6,868,406; 7,216,110; 7,238,956; 7,238,970; 7,490,065; 7,567,940; 7,613,639; 7,743,043; 7,882,094; 8,027,928; 8,027,927; 8,027,935; 8,041,644; 8,046,823; 8,103,647; 8,195,579; 8,301,572; 8,392,391; and 8,498,943.

\*Remember to place your  
Return Address Label on  
the green card as indicatedFED  
DIRECTION



BRADUCHER & ASSOCIATES ATTORNEYS AT LAW  
764 CHESTNUT ST STE 1  
MANCHESTER NH 03104

66 Dawson

CERTIFIED MAIL



9414 7112 0620 6891 7041 43

RETURN RECEIPT REQUESTED



KRISTIN M. ALLEN-BENT  
15 ALDER RD  
NAPLES ME 04055-5244

US POSTAGE  
FIRST-CLASS  
FROM 03104  
12/19/2024  
Stamps



063S0014950399

66 Dawson  
BRADUCHER & ASSOCIATES ATTORNEYS AT LAW  
764 CHESTNUT ST STE 1  
MANCHESTER, NH 03104



\$0.970  
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FIRST-CLASS  
FROM 03104  
12/19/2024  
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KRISTIN M. ALLEN-BENT  
15 ALDER RD  
NAPLES ME 04055-5244

RECEIPT

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9414 7112 0620 6891 7041 43

Restricted Delivery?  
(Extra Fee) ☐ Yes

Service Type

CERTIFIED

Article Number  
9414 7112 0620 6891 7041 43

## COMPLETE THIS SECTION ON DELIVERY

A. Signature: (☐ Addressee or ☒ Agent)

B. Received By: (Please Print Clearly)

C. Date of Delivery

D. Addressee's Address (If Different From Address Used by Sender)

Secondary Address / Suite / Apt. / Floor (Please Print Clearly)

Delivery Address

City

State

ZIP + 4 Code

Article Addressed To:

KRISTIN M. ALLEN-BENT  
15 ALDER RD  
NAPLES ME 04055-5244

08/22

Form 3810, 2/04

CERTIFIED MAIL

USA/CERTIFIED  
mailer systemLITTLE ROCK, AR • <http://USAMailer.com>

USA CMF-076

Envelope Laser Form

Return Address Label

Covered by and/or for use with U.S. Patents 5,510,992; 5,682,318; 5,801,944; 6,868,406; 7,216,110; 7,236,956; 7,236,970; 7,490,065; 7,567,940; 7,613,639; 7,743,043; 7,882,094; 8,027,926; 8,027,927; 8,027,935; 8,041,644; 8,046,823; 8,103,647; 8,195,579; 8,301,572; 8,392,391; and 8,498,943.

\*Remember to place your  
Return Address Label on  
the green card as indicated

FEED  
DIRECTION